UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF WISCONSIN

IN RE: CHAPTER 7

BK NO. 05-

42855-SVK

REAFFIRMATION AGREEMENT

CARRIE L BRIMER, Debtor, hereby reaffirms the indebtedness VB Auto Credit; Inc, Creditor herein, and agrees to comply with all the terms set forth in the instruments on which the indebtedness and security are based, and further agrees to pay Creditor the sum of \$3,316.36, the balance due, plus interest at rate set forth in the instruments, all of which is payable at the rate of \$50.17 per week until fully paid, beginning on 11/30/2005, and Debtor waives discharge of this debt.

It is agreed and understood as follows:

- 1. This Agreement will not be enforceable by either party until the requirements of 11 U.S.C §524© have been met.
- 2. This Agreement may be rescinded by either Debtor or Creditor at any time prior to discharge or within sixty days after it is filed with the Court, whichever occurs later, by giving notice of rescission to the other party to this Agreement.
- 3. As to the collateral securing the debt(s) being reaffirmed, it is agreed that Debtor shall, during the interim period until this Agreement is enforceable, and thereafter, remain in possession of the collateral, which collateral is described in the instruments previously executed. Provided, however, that Debtor agrees to surrender possession of said collateral to Creditor immediately upon (a) failure of Debtor to furnish sufficient proof of insurance, make each payment when due or otherwise fail to comply with any terms of this Agreement or any terms of the instruments previously executed, or (b) rescission of this Agreement prior to its becoming enforceable.

4. This agreement is not required under the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with the provisions of 11 U.S.C §524(c).

Executed this _____

Debtor

I hereby declare that I represented Debtor during the negotiation of this Agreement, and it represents a fully informed Agreement by Debtor and does not impose an undue hardship on Debtor or a dependent of Debtor. Further, I have fully advised Debtor of the legal effect and consequences of (a) signing this Agreement and (b) any default under this Agreement.

Counsel for Debtor

Date: